

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MINNESOTA

Mahlon Martin,  Plaintiff,  v.  First Advantage Background Services Corp. and Wells Fargo Bank, NA,  Defendants.	Other: Civil  Court File No. 0:11-cv-03357-MJD-LIB  <b>DECLARATION OF LELIA WEBB</b>
---	--

**DECLARATION OF LELIA WEBB**

Lelia Webb, an adult of sound mind, declares and states as follows:

1. My name is Lelia Webb. I am employed by First Advantage Background Services Corp. ("FABSC") as its Consumer Relations Operations Supervisor.
2. I have personal knowledge of the facts and procedures that I am describing in this declaration. I could and would testify under oath in support of the statements below if I were called upon to do so. Unless otherwise noted, the procedures that I describe here were in place and were being followed in January and February 2011.
3. When FABSC creates criminal background reports about consumers, my department provides those consumers with copies of the reports; provides those consumers with other legally required notices and information; and responds to any disputes which the consumers may make regarding FABSC's reports. In the course of performing these tasks, employees in my department make records about their actions, and my department also keeps copies of those records.

4. I can certify that the following documents attached hereto are records which FABSC keeps in the regular course of its business, and that it was the regular practice of FABSC for an employee or representative with knowledge of the information included in those records to make those records or to transmit information to be included in such records; and that the records were made at or near the time of that making or transmission or reasonably soon thereafter:

- Exhibit A (FABSC 1-15) is the criminal background report that FABSC created about Martin and sent to him on February 1, 2011;
- Exhibit F (FABSC 23-27) is a first dispute that Martin sent to FABSC about the report at Exhibit A;
- Exhibit G (FABSC 28-35) is the response that FABSC sent to Martin regarding his first dispute at Exhibit F;
- Exhibit H (FABSC 26-41) is a second dispute that Martin sent to FABSC about the report at Exhibit A;
- Exhibit I (FABSC 42-52) is the response that FABSC sent to Martin regarding his second dispute at Exhibit H; and
- Exhibit J (FABSC 56-57) are notes that employees in my department made about the disputes and responses at Exhibits F, G, H, and I.

The records attached hereto as Exhibits A, F, G, H, I, and J are exact duplicates of the originals.

5. My department strives to ensure that FABSC responds to consumer disputes in a way that both complies with all relevant laws and that also ensures that any

mistakes which an FABSC report may contain are remedied. To meet these goals, employees in my department who respond to consumer disputes receive extensive initial training; are asked to review and follow a 170-page procedures manual; and are required to keep notes about each dispute they receive and how they, on behalf of FABSC, responded to it pursuant to the procedures manual. Because an employee typically works on multiple disputes in the course of a single day, these notes are an essential part of our business and are kept every day, on every project, by every employee.

6. The Martin report at Exhibit A contains thirteen (13) items of information about one (1) criminal record. See Exhibit A at FABSC 004. Many FABSC reports contain more than one criminal record, each of which has a comparable number of items of information. A report could easily have 20-100 unique items of information if the records which FABSC searched showed that a consumer's personal identifiers matched records of multiple crimes.

7. Employees in my department are trained, and the procedures manual requires them, to reinvestigate the exact items of information which the consumer identifies as being in dispute. By focusing on the exact items of information which the consumer is disputing, our employees are able to resolve each consumer's dispute – and correct any items which were not listed correctly in the initial report – much more quickly than they could if employees were required to reinvestigate each and every item of information about each record in each report.

8. I have reviewed Martin's two disputes to FABSC, FABSC's responses to them, and the notes that employees in my department made about how those disputes

were handled, to determine whether FABSC responded to those disputes in a way that I believe conforms to FABSC's policies and procedures.

9. I understand that Mahlon Martin contends that when FABSC received his first dispute, it should have changed certain items of information in the report that it had created about him, including the statement "JAIL: 1 YEAR" that appears in the report at Exhibit A, FABSC 004.

10. In my opinion, when the FABSC employee who responded to Mr. Martin's first dispute decided that none of the items of information in the Martin report would be changed, she did so appropriately and in accordance with FABSC's policies and procedures. Martin's first dispute only identified one item of information as being in dispute – whether the criminal record listed in the report was "vacated and dismiss[ed]." FABSC's policies and procedures did not require that employee to reinvestigate whether other items of information in the report, such as the statement "JAIL: 1 YEAR," were also correct. As I stated above, if FABSC required employees to reinvestigate every item of information in a report, FABSC would not be able to provide consumers with responses to their disputes as promptly as it now does. Because the only item of information that Martin disputed in FABSC's report about him (the statement "NOTE: CASE DISMISSED 10/09/1998") was correct according to Martin's dispute, the employee who handled the dispute was not required to change that item or any of the other items of information in the report.

11. I have never met Mahlon Martin. My department never attempted to harm him and was not careless when it responded to his disputes about the criminal background report that FABSC created about him.

**FURTHER DECLARANT SAYETH NAUGHT.**

I declare under penalty of perjury under the laws of the United States of America, including 28 U.S.C. §1746, that the foregoing statements are true and correct.

Print Name: Lelia Webb

Sign Name: Lelia Webb

Date: 7/22/13

# EXHIBIT A

Mahlon Martin  
10025 Russell Ave North  
Brooklyn Park, MN 55444

FABSC-0001

February 01, 2011

MAHLON JOHN MARTIN  
10025 RUSSELL AVE NORTH  
4  
BROOKLYN PARK, MN 55444

**Pre-Adverse Action Notification**

Dear MAHLON:

Re: Wells Fargo Background Check

A decision is currently pending concerning your application for employment or continued employment at Wells Fargo. We are forwarding a copy of the consumer report that you authorized in regard to your application for employment, together with "A Summary of Rights Under the Fair Credit Reporting Act." The contents of the enclosed report are currently under review in consideration of your employment and an adverse employment action may be based, in whole or in part, on this report.

If this report contains any information that is inaccurate or incomplete, you should contact First Advantage immediately so that the corrected information can be reviewed prior to an employment decision being made.

In accordance with the Fair Credit Reporting Act, consumers have the right to challenge inaccuracies and incompleteness of the information contained in the report(s) by contacting First Advantage. If you believe there is an error on your report, the First Advantage forms for the reinvestigation are located at <http://www.fadv.com/dispute/>.

If you do not have internet access, you may alternatively contact us by mail or telephone.

First Advantage  
Attn: Compliance Department  
P.O. Box 3367  
Seminole, FL 33775-3367  
(800) 321-4473, ext. 8

Thank you for your interest in employment with our organization.

Regards,

Wells Fargo



## Pre-Employment/Security Screening

**CONFIDENTIAL**

Case ID: 11426146

Candidate: Martin, Mahlon

**NOTICE**

The report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the Report.

In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

Information contained herein should not be the sole determination in the evaluation of this individual. All other factors, references and current situations should be considered. Notwithstanding anything to the contrary, human error in compiling this information is possible. The FCRA requires certain actions if you take adverse action based in whole or in part on this report. See the FCRA or call First Advantage for procedures.

Account #	: 1093870	Case ID	: 11426146
Client Name	: WELLS FARGO	Order Date	: 01/06/2011
Attention	: WELLS FARGO	Completed Date	: 01/31/2011
Cost Codes	: STATE: MN		
	AU: 0039989		
	WELLS FARGO GROUP: WELLS FARGO MLO		

**Candidate Information**

Name	: Martin, Mahlon John
Address	: 10025 Russell Ave North 4 Brooklyn Park, MN 55444
SSN	: XXXXX1941

**Background Summary**

Category	Description	Status
Fingerprint	Fingerprint	REVIEW
County Criminal	County Criminal	REVIEW
Early Warning Service	Early Warning Service	PASS
Federal Financial		PASS
Institutions Examination		
Council (FFIEC)		
OFAC	OFAC	PASS

**Fingerprint Verification**

Results : Please see the courts section of this report for Fingerprint results. To view CHRI details click on "View Fingerprint Details" within Case



**Pre-Employment/Security Screening  
CONFIDENTIAL**

Case ID: 11426146  
Candidate: Martin, Mahlon

Management.

**Courts Verification**

The following courts were researched with the following results:

**THE FOLLOWING COUNTY CRIMINAL SEARCH WAS DEVELOPED FROM FINGERPRINT**

**RESULTS** : Completed  
**NAME** : Martin Mahlon

**RESULTS:**

-----  
PRSI# 30482659  
FADV# 31492881  
NAME: MARTIN, MAHLON  
-----

**COURT SERVICES**

COMMENTS: Criminal court records were researched in  
RAMSEY County, MN, with the following results obtained:

COURT : RAMSEY DISTRICT- (F&M)  
DATE : 1/12/1985-1/12/2011  
RESULTS : RECORDS FOUND  
  
CASE NUMBER : 62-TX-97-041983  
Type : MISDEMEANOR  
Date Filed : 6/27/1997  
Charge : IMPERSONATING A OFFICER  
Offense Date:  
Arrest Date : 5/29/1997  
Disposition : 10/9/1998 GUILTY  
Sentence : GUILTY: 09/15/1997  
JAIL: 1 YEAR  
PROBATION: 1 YEAR/ UNSUPERVISED  
NOTE: CASE DISMISSED 10/09/1998

Other ID : NOT PROVIDED

COMMENTS : THE ABOVE RECORD WAS CONFIRMED BY

-----  
Through our investigation through the  
District Court we were advised that no  
charges were filed for the arrest  
on 02/17/1997 on the finger print results.

**Early Warning Service**

Searched EWS for Mahlon Martin. No records were found for Mahlon Martin.



**Pre-Employment/Security Screening  
CONFIDENTIAL**

Case ID: 11426146  
Candidate: Martin, Mahlon

---

**Watches and Sanctions**

COMMENTS: The following Watches and Sanctions databases were researched for "Martin, Mahlon", with No Records Found:

OFAC

Federal Financial Institutions Examination Council (FFIEC):

A database search of the Federal Financial Institutions Examination Council - the Board of Governors of the Federal Reserve, Federal Deposit Insurance Corporation, National Credit Union, the Office of the Comptroller of Currency and the Office of Thrift Supervision was conducted resulting in no records found.

---

**NOTICE**

Where court results indicate that records were found be aware that even though some or all of the identifiers in the court records found match the identifiers you provided, this is not conclusive proof that the record(s) belong to this individual. There is only a probability that these matching demographic identifiers in the court record(s) belong to the subject of the report.

Where the court results indicate that records were not found one or more of the following conditions existed: (1) the identifiers provided did not match or were insufficient to match the identifiers in a record (if there are additional identifiers, such as middle name, addresses, aliases, drivers license number, etc. you may reorder the search); (2) There were records found, but are not reportable due to the following: (a) Pursuant to your requirements; (b) Pursuant to certain FCRA limitations; or (c) Pursuant to certain state limitations. Please contact us if you have further questions.

Please Note: This report does not include non-conviction records (unless otherwise excepted or exempted). Pending cases are included where available. If you have any questions, please contact Client Services.

**Legend:**

- Adverse, Does not meet hiring requirements, Does not meet minimums, Fail, Hit, Rejected, or any other client-specified verbiage may be used interchangeably.
- Approved, Clear, Meets Hiring Requirements, Meets minimums, Pass, or any other client-specified verbiage may be used interchangeably.
- Cancelled, Incomplete, Information Outstanding, Not Verified, Pending, Review, Unable to Contact, Unconfirmed, or any other client-specified verbiage may be used interchangeably.

*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.*

### **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identify theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Consumer Help (FRCH) P O Box 1200 Minneapolis, MN 55480 Telephone: 888-851-1920 Website Address: <a href="http://www.federalreserveconsumerhelp.gov">www.federalreserveconsumerhelp.gov</a> Email Address: <a href="mailto:COnsumerHelp@FederalReserve.gov">COnsumerHelp@FederalReserve.gov</a>
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

### **Un Resumen de Sus Derechos en Virtud de la Ley de Informe Justo de Crédito**

La Ley Federal de Informe Justo de Crédito (*Fair Credit Reporting Act*, FCRA) fomenta la exactitud, justicia y privacidad de la información en los expedientes de las agencias de informe del consumidor. Existen muchos tipos de agencias de informe del consumidor, incluyendo las agencias de crédito (credit bureaus) y las especializadas (como agencias que venden información sobre historial de firma de cheques, expedientes médicos e historial de alquiler). A continuación tiene un breve resumen de sus principales derechos en virtud de la FCRA. **Para más información, incluyendo información sobre derechos adicionales, visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm) o escriba a: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **Deben notificarle si la información en su expediente se ha utilizado en contra de usted.** Todo aquel que utilice un informe de crédito u otro tipo de informe de consumidor para denegar su solicitud de crédito, seguro o empleo, o para emprender otra acción contra usted, debe informarle y debe darle el nombre, la dirección y el teléfono de la agencia que proporcionó esa información.
- **Tiene derecho a saber lo que está en su expediente.** Puede solicitar y obtener toda la información sobre usted en los archivos de una agencia de informe del consumidor. Deberá proporcionar identificación, que puede incluir su número de Seguro Social. En muchos casos, la divulgación de esta información será gratuita. Tiene derecho a una divulgación gratuita si:
  - una persona ha emprendido una acción adversa contra usted debido a información en su informe de crédito;
  - usted es víctima de un robo de identidad y se coloca una alerta de fraude en su expediente;
  - su expediente contiene información no exacta como resultado de fraude;
  - usted recibe asistencia pública;
  - no está empleado pero anticipa solicitar empleo en 60 días.

Asimismo, para septiembre de 2005, todos los consumidores tendrán derecho a una divulgación cada 12 meses si así lo solicitan a cada agencia de crédito nacional y de las agencias nacionales de informe del consumidor especializadas. Para información adicional, visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm).
- **Tiene derecho a pedir su puntuación de crédito.** Las puntuaciones de crédito son resúmenes numéricos de su valía de crédito basados en información de las agencias de crédito. Puede solicitar una puntuación de crédito de agencias de informe del consumidor que crean puntuaciones o distribuyen las puntuaciones utilizadas en préstamos de bienes raíces residenciales, pero tendrá que pagar para recibirla. En algunas transacciones hipotecarias, el prestamista le dará gratuitamente información sobre su puntuación de crédito.

- **Tiene derecho a confrontar información incompleta o no exacta.** Si identifica información en su expediente que es incompleta o inexacta, y la reporta a la agencia de informe del consumidor, la agencia debe investigar a menos que su confrontación sea frívola. Visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm) para una explicación de los procedimientos de confrontación.
- **Las agencias de informe del consumidor deben corregir o eliminar información inexacta,** incompleta o no verificable. La información no exacta, incompleta o no verificable debe ser retirada o corregida, generalmente dentro de 30 días. No obstante, una agencia de informe del consumidor puede seguir reportando información si ha verificado su exactitud.
- **Las agencias de informe del consumidor no pueden reportar información negativa atrasada.** En la mayoría de los casos, una agencia de informe del consumidor puede no reportar información negativa ocurrida hace más de siete años, ni quiebras ocurridas hace más de 10 años.
- **El acceso a su expediente es limitado.** Una agencia de informe del consumidor puede proporcionar información sobre usted solamente a personas que realmente la necesiten - generalmente para considerar una solicitud con un acreedor, asegurador, empleador, propietario de vivienda u otro negocio. La FCRA especifica quiénes son las personas que tienen una necesidad válida de acceso.
- **Debe otorgar su consentimiento para que se envíen sus informes a empleadores.** Una agencia de informe del consumidor no puede dar información sobre usted a su empleador, o a un posible empleador, sin su consentimiento escrito previo otorgado al empleador. El consentimiento escrito generalmente no es requerido en la industria de camiones. Para más información visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm).
- **Puede limitar las ofertas “preevaluadas” de crédito y seguro que obtiene basadas en información en su informe de crédito.** Las ofertas “preevaluadas” de crédito y seguro deben incluir un número de teléfono sin cargo al que puede llamar si desea eliminar su nombre y dirección de las listas en las que se basan estas ofertas. Puede optar por no figurar en las listas de las agencias de crédito llamando al 1-888-5-OPTOUT (1-888-567-8888).
- **Puede obtener compensación de los acreedores.** Si una agencia de informe del consumidor, o en algunos casos, un usuario de informes de consumidor o proveedor de información a una agencia de informe del consumidor infringe la FCRA, usted puede presentar un pleito en un tribunal estatal o federal.
- **Las víctimas de robo de identidad y el personal militar en activo tienen derechos adicionales.** Para más información, visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm).

**Los estados tienen autoridad para hacer cumplir la FCRA, y muchos estados tienen su propia legislación de informe del consumidor. En algunos casos, usted puede tener más derechos en virtud de la ley estatal. Comuníquese con su agencia de protección estatal o local del consumidor o su Fiscal general estatal. Las agencias a nivel federal son:**

<b>TIPO DE NEGOCIO:</b>	<b>CONTACTAR:</b>
Agencias de informe del consumidor, acreedores y otros no mencionados abajo	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 877-382-4357
Bancos nacionales, sucursales/agencias federales de bancos extranjeros (con la palabra "National" o las iniciales "N.A." en o después del nombre del banco)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Bancos que pertenecen al Sistema de la Reserva Federal (salvo bancos nacionales, y sucursales/agencias federales de bancos extranjeros)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Asociaciones de ahorros y cajas de ahorros con acreditación federal (con la palabra "Federal" o las iniciales "F.S.B." en el nombre de la institución federal)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Bancos de crédito federales (con las palabras "Federal Credit Union" en el nombre de la institución)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
Bancos acreditados a nivel estatal que no son miembros del Sistema de la Reserva Federal	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Transportadores por aire, superficie o ferrocarril regulados por la antigua Junta de Aeronáutica Civil o por la Comisión Interestatal de Comercio	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Actividades sujetas a la Ley de Empacadores y Estibadores de 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

Submitted Branch Of Service: UNAVAILABLE

ELECTRONIC TEN-PRINT FINGERPRINT SUBMISSION RESPONSE INFORMATION

Control Number (TCN): E2011012000000036773  
 Control Reference (TCR): 20110112061104894224  
 Transaction Type (TOT): SRE Originating Agency (ORI): WVIAFIS0Z  
 Date (DAT): 20110112 Destination Agency (DAI): USFAC009Z  
 Controlling Agency Ids (CRI): USFAC009Z

Fingerprint Search Result (SRF): IDENT

Originating Agency Case Number (OCA): 228

Name (NAM): MARTIN, MAHLON JOHN

FBI Number (FBI): 221824EB5

Employer/Address: WELLS FARGO, 525 MAIN ST , NEWARK, NJ 07310

Residence: 10025 RUSSELL AVE NORTH, 4, BROOKLYN PARK, MN 55444

EFTS Record Information

T1 Len: 167 T2 Len: 004830 T2 IDC: 00 Version: 0201 Priority: 4  
 Native Scan Resolution: 00.00 Nominal Transmit Resolution: 00.00  
 Record Content: 1

Electronic Rap Sheet (ERS) Follows:

UNITED STATES DEPARTMENT OF JUSTICE  
 FEDERAL BUREAU OF INVESTIGATION  
 CRIMINAL JUSTICE INFORMATION SERVICES DIVISION  
 CLARKSBURG, WV 26306

USFAC009Z

ICN E2011012000000036773

TCN 20110112061104894224  
 AGENCY CASE 228

THE FBI IDENTIFIED YOUR TEN-PRINT SUBMISSION WHICH CONTAINED  
 THE FOLLOWING DESCRIPTORS:

NAME MARTIN, MAHLON JOHN  
 DATE ARRESTED/FINGERPRINTED 2011/01/12

SEX	RACE	BIRTH DATE	HEIGHT	WEIGHT	EYES	HAIR
M	I	1972	509	170	HAZEL	BLACK

STATE ID	BIRTH PLACE
	CALIFORNIA

CITIZENSHIP  
 UNITED STATES

OTHER BIRTH DATES	SCARS-MARKS-TATTOOS	SOCIAL SECURITY	MISC NUMBERS
NONE	NONE		NONE

ALIAS NAME(S)  
 NONE

FABSC-0011

END OF COVER SHEET

UNITED STATES DEPARTMENT OF JUSTICE  
FEDERAL BUREAU OF INVESTIGATION  
CRIMINAL JUSTICE INFORMATION SERVICES DIVISION  
CLARKSBURG, WV 26306

USFAC009Z

ICN E2011012000000036773

BECAUSE ADDITIONS OR DELETIONS MAY BE MADE AT ANY TIME, A NEW COPY  
SHOULD BE REQUESTED WHEN NEEDED FOR SUBSEQUENT USE.

THIS RECORD IS SUBJECT TO THE  
FOLLOWING USE AND DISSEMINATION RESTRICTIONS

UNDER PROVISIONS SET FORTH IN TITLE 28, CODE OF FEDERAL  
REGULATIONS (CFR), SECTION 50.12, BOTH GOVERNMENTAL AND NONGOVERNMENTAL  
ENTITIES AUTHORIZED TO SUBMIT FINGERPRINTS AND RECEIVE FBI IDENTIFICATION  
RECORDS MUST NOTIFY THE INDIVIDUALS FINGERPRINTED THAT THE FINGERPRINTS  
WILL BE USED TO CHECK THE CRIMINAL HISTORY RECORDS OF THE FBI.  
IDENTIFICATION RECORDS OBTAINED FROM THE FBI MAY BE USED SOLELY FOR  
THE PURPOSE REQUESTED AND MAY NOT BE DISSEMINATED OUTSIDE THE RECEIVING  
DEPARTMENT, RELATED AGENCY OR OTHER AUTHORIZED ENTITY. IF THE INFORMATION  
ON THE RECORD IS USED TO DISQUALIFY AN APPLICANT, THE OFFICIAL MAKING THE  
DETERMINATION OF SUITABILITY FOR LICENSING OR EMPLOYMENT SHALL PROVIDE THE  
APPLICANT THE OPPORTUNITY TO COMPLETE, OR CHALLENGE THE ACCURACY OF, THE  
INFORMATION CONTAINED IN THE FBI IDENTIFICATION RECORD. THE DECIDING  
OFFICIAL SHOULD NOT DENY THE LICENSE OR EMPLOYMENT BASED ON THE  
INFORMATION IN THE RECORD UNTIL THE APPLICANT HAS BEEN AFFORDED A  
REASONABLE TIME TO CORRECT OR COMPLETE THE INFORMATION, OR HAS DECLINED TO  
DO SO. AN INDIVIDUAL SHOULD BE PRESUMED NOT GUILTY OF ANY CHARGE/ARREST  
FOR WHICH THERE IS NO FINAL DISPOSITION STATED ON THE RECORD OR OTHERWISE  
DETERMINED. IF THE APPLICANT WISHES TO CORRECT THE RECORD AS IT APPEARS  
IN THE FBI'S CJIS DIVISION RECORDS SYSTEM, THE APPLICANT SHOULD  
BE ADVISED THAT THE PROCEDURES TO CHANGE, CORRECT OR UPDATE THE RECORD ARE  
SET FORTH IN TITLE 28, CFR, SECTION 16.34.

- FBI IDENTIFICATION RECORD -

WHEN EXPLANATION OF A CHARGE OR DISPOSITION IS NEEDED, COMMUNICATE  
DIRECTLY WITH THE AGENCY THAT FURNISHED THE DATA TO THE FBI.

NAME	FBI NO.	DATE REQUESTED
MARTIN, MAHLON JOHN	221824EB5	2011/01/12

SEX	RACE	BIRTH DATE	HEIGHT	WEIGHT	EYES	HAIR
M	W	1972	510	127	HAZ	BRO

BIRTH PLACE  
CALIFORNIA

FABSC-0012

FINGERPRINT CLASS	PATTERN CLASS	CITIZENSHIP
22 75 08 64 15	RS LS RS RS RS LS LS LS LS WU	UNITED STATES
19 14 12 21 16	WU AU LS WU WU LS	

END OF PART 1 - PART 2 TO FOLLOW

UNITED STATES DEPARTMENT OF JUSTICE  
FEDERAL BUREAU OF INVESTIGATION  
CRIMINAL JUSTICE INFORMATION SERVICES DIVISION  
CLARKSBURG, WV 26306

USFAC009Z  
PART 2

ICN E2011012000000036773

- FBI IDENTIFICATION RECORD - FBI NO-221824EB5

1-ARRESTED OR RECEIVED 1997/02/17 SID- MN97004328  
AGENCY-POLICE DEPARTMENT SAINT PAUL (MN0620900)  
AGENCY CASE-97022446  
CHARGE 1-AGG ASSAULT

RECORD UPDATED 2011/01/12

ALL ARREST ENTRIES CONTAINED IN THIS FBI RECORD ARE BASED ON  
FINGERPRINT COMPARISONS AND PERTAIN TO THE SAME INDIVIDUAL.

THE USE OF THIS RECORD IS REGULATED BY LAW. IT IS PROVIDED FOR OFFICIAL  
USE ONLY AND MAY BE USED ONLY FOR THE PURPOSE REQUESTED.

FABSC-0013

TITLE 28 - JUDICIAL ADMINISTRATION

CHAPTER 1 - DEPARTMENT OF JUSTICE

PART 16 - PRODUCTION OR DISCLOSURE OF MATERIAL OR INFORMATION

subpart c - PRODUCTION OF FBI IDENTIFICATION RECORDS IN RESPONSE TO  
WRITTEN REQUESTS BY SUBJECTS THEREOF

16.34 - Procedure to obtain change, correction or updating of identification records.

If, after reviewing his/her identification record, the subject thereof believes that it is incorrect or incomplete in any respect and wishes changes, corrections or updating of the alleged deficiency, he/she should make application directly to the agency which contributed the questioned information. The subject of a record may also direct his/her challenge as to the accuracy or completeness of any entry on his/her record to the FBI, Criminal Justice Information Services (CJIS) Division, ATTN: SCU, Mod. D2, 1000 Custer Hollow Road, Clarksburg, WV 26306. The FBI will then forward the challenge to the agency which submitted the data requesting that agency to verify or correct the challenged entry. Upon the receipt of an official communication directly from the agency which contributed the original information, the FBI CJIS Division will make any changes necessary in accordance with the information supplied by that agency.

[Order No. 113486, 51 FR 16677, May 6, 1986, as amended by Order No.

225899, 64 FR 52226, Sept. 28, 1999]

**NOTICE OF USE OF INFORMATION OBTAINED FROM  
CONSUMER REPORTING AGENCY AND YOUR RIGHTS**

Our decision was based, in whole or in part, on information obtained from the consumer reporting agency listed below.

The consumer reporting agency did not make any decision regarding employment and is unable to provide you with the specific reasons why the decision was made.

You may contact the agency in writing at the address indicated below, or you may call the toll free number to obtain information regarding your rights under the Fair Credit Reporting Act. Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer file from the consumer reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the file you receive is inaccurate or incomplete, you have the right to dispute the matter with the consumer reporting agency.

Early Warning Services, LLC  
Attn: Consumer Services  
8777 E Hartford Drive, Suite 110  
Scottsdale, AZ 85255  
Tel 800.337.7989  
Fax 480.656.6850

# EXHIBIT F

04/22/2011 13:16 FAX 7633154315

CUB FOODS

001

**FIRST Advantage****Request for Reinvestigation Instructions**

**Overview:** In order to process the dispute of your employment background check report you must complete form 122.96.7 – Notice of Consumer Dispute and provide authorization for reinvestigation by signing form 122.96.13 – Authorization for Reinvestigation of Consumer Dispute. In order to reduce any possible delays, please print legibly with black or blue ink.

We have enclosed a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act". If you are a California resident, we have also included a copy of "A Summary of Your Rights Under California Law". If you have any questions concerning this matter, please contact the Consumer Relations Department at (800) 321-4473.

1) Complete form 122.96.7 – Notice of Consumer Dispute.

a. Complete Section A – Your Information.

The results of our reinvestigation will be mailed to the address you provide. All of the information requested must be provided. When attaching a photocopy of your government issued photo identification document, if possible, we ask that you enlarge the copy of your photo identification document as it enhances its legibility.

b. Complete Section B – Where / With Whom You Applied.

Identify the employer who requested the background check report on you.

c. Complete Section C – Dispute Information.

- i. In this section, please identify the area(s) of your employment background check report that you believe to be inaccurate or incomplete.
- ii. Identifying the case number(s) from the employment background check report may reduce the amount of time necessary to resolve your dispute.
- iii. Provide a specific description of the information that you are disputing. If you need more space to provide your description, please continue on a separate sheet and check the check box indicating that you are continuing your explanation.
- iv. In some instances it may be beneficial to submit supporting documentation (i.e. court documents, etc.) along with your reinvestigation request.

d. Complete Section D – Acknowledgement

After reviewing the information you have provided, sign and date the form.

2) Complete form 122.96.13 – Authorization for Reinvestigation of Consumer Dispute.

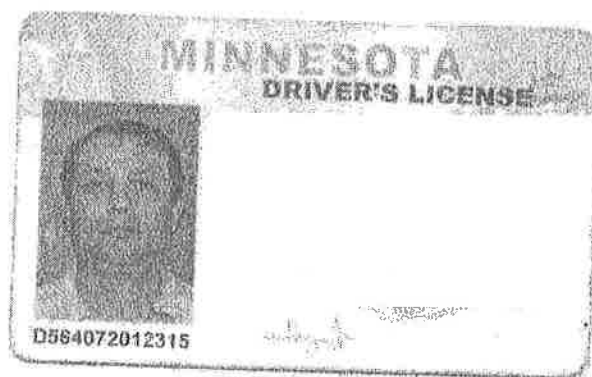
3) Mail or fax the completed and signed forms along with a government issued photo ID and any other necessary supporting documentation to:

First Advantage  
Consumer Relations  
P.O. Box 3367  
Seminole, FL 33775  
Fax: (800) 868-6247

04/22/2011 13:16 FAX 7633154315

CUB FOODS

002



FABSC-0024

04/22/2011 13:17 FAX 7633154315

CUB FOODS

003



## Notice of Consumer Dispute (Form 122.96.7)

Please read the instructions prior to beginning.

### Section A - Your Information

Full Name: Martin Mehlen John  
Last First M.I.

Address: 10085 Russell Ave. Unit H4  
Street Address

Brooklyn Park MN 55444  
City State ZIP Code

Home Phone: (612) 305-3644 Alternate Phone: (612) 481-3896

Social Security Number: \_\_\_\_\_ Date of Birth: 1 / 1 / 1972  
mm / dd / yyyy

☒ Photo ID attached (e.g. copy of valid Driver's License) as proof of my identity.

### Section B - Where/With Whom You Applied

Company Name: Wells Fargo Home Mortgage Minneapolis Campus  
2701 Wells Fargo Way Minneapolis MN 55404  
City State

### Section C - Dispute Information

Please indicate the screening elements that contain information you wish to dispute the accuracy and / or completeness of that appears in your consumer report:

- |   |   |  |
|---|---|--|
| <input checked="" type="checkbox"/> Criminal Record | <input type="checkbox"/> Employment Record      | <input type="checkbox"/> Credit Record |
| <input type="checkbox"/> Driving Record             | <input type="checkbox"/> Education Verification | <input type="checkbox"/> Other         |

Case Number: 62-TX-97-04983 Case Number: \_\_\_\_\_

Case Number: \_\_\_\_\_ Case Number: \_\_\_\_\_

Please provide a description of the information that you are disputing referencing case numbers as necessary:

The charge with for impersonating officer  
was vacated & Dismissed By The Ramsey  
County courts citation # 97A20613  
Case file # 62-TX-97-04983

☐ Check box if you have attached a separate sheet to continue the explanation.

04/22/2011 13:17 FAX 7633154315

CUB FOODS

004



**Notice of Consumer Dispute**  
(Form 122.96.7)

Section D -- Acknowledgement

By signing below I, Mahlon Martin, am requesting a  
First Name Last Name

reinvestigation of my consumer report that was prepared in respect to my application for employment. Furthermore, by signing below, I authorize you to notify the company that requested my report of my dispute and to provide them with the reinvestigation results. If I do not want you to notify them and / or provide them with the updated report, I will check this box: ☐.

Furthermore, I authorize you to provide updated reports to other employers who may have received a report within the past two years that includes the disputed information. I understand that I may contact the consumer relations department at the toll-free number to advise them of the companies I would like to provide updated results to.

I have reviewed the information I provided in this form and I affirm that to the best of my knowledge the information is true and accurate. The results of my reinvestigation will be mailed to the address I provided in "Section A – Your Information".

Signature: Mahlon Martin

Date: April 22, 2011

04/22/2011 13:17 FAX 7633154315

CUB FOODS

005



**Authorization for Reinvestigation  
of Consumer Dispute  
(Form 122.96.13)**

You have requested that First Advantage reinvestigate the consumer report that was conducted on you. By signing below, you hereby authorize without reservation, any party or agency contacted by First Advantage, to furnish any information needed to complete the reinvestigation of your consumer dispute. Further, you understand this release will permit any present or former employer, school, police department, criminal record depository, financial institution, division of motor vehicles, consumer reporting agencies, or other persons or agencies having knowledge about you to furnish First Advantage with any and all background information in their possession regarding you, that is required to complete the reinvestigation of your consumer dispute.

You also agree that a fax or photocopy of this authorization with your signature be accepted with the same authority as the original.

First Name: MahlonLast Name: MartinSocial Security Number:                     Date of Birth (mm/dd/yyyy): 1 / 1972Signature: Mahlon MartinDate: April 22, 2011

# EXHIBIT G

Mahlon Martin  
10025 Russell Ave N #4  
Brooklyn Park, MN 55444





April 25, 2011

Mahlon Martin  
10025 Russell Ave N #4  
Brooklyn Park, MN 55444

**Re: Disputed Consumer Report**

Dear Mr. Martin:

As you requested, we have completed our reinvestigation of the information that you disputed in your consumer report. Our inquiries confirmed the information that we have in our files to be accurate according to the furnisher of the information.

If the outcome of our reinvestigation does not resolve your dispute, you may submit a brief statement that will be added to your file explaining the nature of your dispute. If you would like assistance in doing so, you may contact us at the number listed below. If you decide to provide a brief statement, you may request us to furnish this statement to any person you specifically designate that has within the last two years received from us an employment purpose consumer report that contained the disputed information.

A description of the procedures used to determine the accuracy and completeness of the information, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher, if reasonably available, may be provided to you if you request same.

We have enclosed a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act". If you are a California resident, we have also included a copy of "A Summary of Your Rights Under California Law". If you have any questions concerning this matter, please contact the Consumer Relations Department at (800) 321-4473 Extension # 2211.

Sincerely,

Amy Legendre  
Consumer Relations Associate  
Enclosures

Intentionally Blank

*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.*

### **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identify theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:**

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

### Un Resumen de Sus Derechos en Virtud de la Ley de Informe Justo de Crédito

La Ley Federal de Informe Justo de Crédito (*Fair Credit Reporting Act*, FCRA) fomenta la exactitud, justicia y privacidad de la información en los expedientes de las agencias de informe del consumidor. Existen muchos tipos de agencias de informe del consumidor, incluyendo las agencias de crédito (credit bureaus) y las especializadas (como agencias que venden información sobre historial de firma de cheques, expedientes médicos e historial de alquiler). A continuación tiene un breve resumen de sus principales derechos en virtud de la FCRA. **Para más información, incluyendo información sobre derechos adicionales, visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm) o escriba a: Consumer Response Center, Room 130- A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **Deben notificarle si la información en su expediente se ha utilizado en contra de usted.** Todo aquel que utilice un informe de crédito u otro tipo de informe de consumidor para denegar su solicitud de crédito, seguro o empleo, o para emprender otra acción contra usted, debe informarle y debe darle el nombre, la dirección y el teléfono de la agencia que proporcionó esa información.
- **Tiene derecho a saber lo que está en su expediente.** Puede solicitar y obtener toda la información sobre usted en los archivos de una agencia de informe del consumidor. Deberá proporcionar identificación, que puede incluir su número de Seguro Social. En muchos casos, la divulgación de esta información será gratuita. Tiene derecho a una divulgación gratuita si:
  - una persona ha emprendido una acción adversa contra usted debido a información en su informe de crédito;
  - usted es víctima de un robo de identidad y se coloca una alerta de fraude en su expediente;
  - su expediente contiene información no exacta como resultado de fraude;
  - usted recibe asistencia pública;
  - no está empleado pero anticipa solicitar empleo en 60 días.

Asimismo, para septiembre de 2005, todos los consumidores tendrán derecho a una divulgación cada 12 meses si así lo solicitan a cada agencia de crédito nacional y de las agencias nacionales de informe del consumidor especializadas. Para información adicional, visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm).

- **Tiene derecho a pedir su puntuación de crédito.** Las puntuaciones de crédito son resúmenes numéricos de su valía de crédito basados en información de las agencias de crédito. Puede solicitar una puntuación de crédito de agencias de informe del consumidor que crean puntuaciones o distribuyen las puntuaciones utilizadas en préstamos de bienes raíces residenciales, pero tendrá que pagar para recibirla. En algunas transacciones hipotecarias, el prestamista le dará gratuitamente información sobre su puntuación de crédito.
- **Tiene derecho a confrontar información incompleta o no exacta.** Si identifica información en su expediente que es incompleta o inexacta, y la reporta a la agencia de informe del consumidor, la agencia debe investigar a menos que su confrontación sea frívola. Visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm) para una explicación de los procedimientos de confrontación.
- **Las agencias de informe del consumidor deben corregir o eliminar información inexacta, incompleta o no verificable.** La información no exacta, incompleta o no verificable debe ser retirada o corregida, generalmente dentro de 30 días. No obstante, una agencia de informe del consumidor puede seguir reportando información si ha verificado su exactitud.
- **Las agencias de informe del consumidor no pueden reportar información negativa atrasada.** En la mayoría de los casos, una agencia de informe del consumidor puede no reportar información negativa ocurrida hace más de siete años, ni quiebras ocurridas hace más de 10 años.

- **El acceso a su expediente es limitado.** Una agencia de informe del consumidor puede proporcionar información sobre usted solamente a personas que realmente la necesiten - generalmente para considerar una solicitud con un acreedor, asegurador, empleador, propietario de vivienda u otro negocio. La FCRA especifica quiénes son las personas que tienen una necesidad válida de acceso.
- **Debe otorgar su consentimiento para que se envíen sus informes a empleadores.** Una agencia de informe del consumidor no puede dar información sobre usted a su empleador, o a un posible empleador, sin su consentimiento escrito previo otorgado al empleador. El consentimiento escrito generalmente no es requerido en la industria de camiones. Para más información visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm).
- **Puede limitar las ofertas "preevaluadas" de crédito y seguro que obtiene basadas en información en su informe de crédito.** Las ofertas "preevaluadas" de crédito y seguro deben incluir un número de teléfono sin cargo al que puede llamar si desea eliminar su nombre y dirección de las listas en las que se basan estas ofertas. Puede optar por no figurar en las listas de las agencias de crédito llamando al 1-888-5-OPTOUT (1-888-567-8888).
- **Puede obtener compensación de los acreedores.** Si una agencia de informe del consumidor, o en algunos casos, un usuario de informes de consumidor o proveedor de información a una agencia de informe del consumidor infringe la FCRA, usted puede presentar un pleito en un tribunal estatal o federal.
- **Las víctimas de robo de identidad y el personal militar en activo tienen derechos adicionales.** Para más información, visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm).

**Los estados tienen autoridad para hacer cumplir la FCRA, y muchos estados tienen su propia legislación de informe del consumidor. En algunos casos, usted puede tener más derechos en virtud de la ley estatal. Comuníquese con su agencia de protección estatal o local del consumidor o su Fiscal general estatal. Las agencias a nivel federal son:**

TIPO DE NEGOCIO:	CONTACTAR:
Agencias de informe del consumidor, acreedores y otros no mencionados abajo	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 877-382-4357
Bancos nacionales, sucursales/agencias federales de bancos extranjeros (con la palabra "National" o las iniciales "N.A." en o después del nombre del banco)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Bancos que pertenecen al Sistema de la Reserva Federal (salvo bancos nacionales, y sucursales/agencias federales de bancos extranjeros)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Asociaciones de ahorros y cajas de ahorros con acreditación federal (con la palabra "Federal" o las iniciales "F.S.B." en el nombre de la institución federal)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Bancos de crédito federales (con las palabras "Federal Credit Union" en el nombre de la institución)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
Bancos acreditados a nivel estatal que no son miembros del Sistema de la Reserva Federal	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Transportadores por aire, superficie o ferrocarril regulados por la antigua Junta de Aeronáutica Civil o por la Comisión Interestatal de Comercio	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Actividades sujetas a la Ley de Empacadores y Estibadores de 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

# EXHIBIT H

04/22/2011 13:17 FAX 7633154315

CUB FOODS

004



**Notice of Consumer Dispute**  
(Form 122.96.7)

**Section D – Acknowledgement**

By signing below I, Mahlon Martin, am requesting a  
First Name Last Name

reinvestigation of my consumer report that was prepared in respect to my application for employment. Furthermore, by signing below, I authorize you to notify the company that requested my report of my dispute and to provide them with the reinvestigation results. If I do not want you to notify them and / or provide them with the updated report, I will check this box: ☐.

Furthermore, I authorize you to provide updated reports to other employers who may have received a report within the past two years that includes the disputed information. I understand that I may contact the consumer relations department at the toll-free number to advise them of the companies I would like to provide updated results to.

I have reviewed the information I provided in this form and I affirm that to the best of my knowledge the information is true and accurate. The results of my reinvestigation will be mailed to the address I provided in "Section A – Your Information".

Signature: Mahlon Martin

Date: April 22, 2011

04/22/2011 13:17 FAX 7633154315

CUB FOODS

005



**Authorization for Reinvestigation  
of Consumer Dispute  
(Form 122.96.13)**

You have requested that First Advantage reinvestigate the consumer report that was conducted on you. By signing below, you hereby authorize without reservation, any party or agency contacted by First Advantage, to furnish any information needed to complete the reinvestigation of your consumer dispute. Further, you understand this release will permit any present or former employer, school, police department, criminal record depository, financial institution, division of motor vehicles, consumer reporting agencies, or other persons or agencies having knowledge about you to furnish First Advantage with any and all background information in their possession regarding you, that is required to complete the reinvestigation of your consumer dispute.

You also agree that a fax or photocopy of this authorization with your signature be accepted with the same authority as the original.

First Name: MahlonLast Name: MartinSocial Security Number: 1Date of Birth (mm/dd/yyyy): 1/19/72Signature: Mahlon MartinDate: April 20, 2011

Mahlon Martin  
10025 Russell Ave N #4  
Brooklyn Park, MN 55444





April 25, 2011

Mahlon Martin  
10025 Russell Ave N #4  
Brooklyn Park, MN 55444

**Re: Disputed Consumer Report**

Dear Mr. Martin:

As you requested, we have completed our reinvestigation of the information that you disputed in your consumer report. Our inquiries confirmed the information that we have in our files to be accurate according to the furnisher of the information.

If the outcome of our reinvestigation does not resolve your dispute, you may submit a brief statement that will be added to your file explaining the nature of your dispute. If you would like assistance in doing so, you may contact us at the number listed below. If you decide to provide a brief statement, you may request us to furnish this statement to any person you specifically designate that has within the last two years received from us an employment purpose consumer report that contained the disputed information.

A description of the procedures used to determine the accuracy and completeness of the information, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher, if reasonably available, may be provided to you if you request same.

We have enclosed a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act". If you are a California resident, we have also included a copy of "A Summary of Your Rights Under California Law". If you have any questions concerning this matter, please contact the Consumer Relations Department at (800) 321-4473 Extension # 2211.

Sincerely,

Amy Legendre  
Consumer Relations Associate  
Enclosures

Intentionally Blank

FABSC-0031

*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.*

### **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identify theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:**

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

### Un Resumen de Sus Derechos en Virtud de la Ley de Informe Justo de Crédito

La Ley Federal de Informe Justo de Crédito (*Fair Credit Reporting Act*, FCRA) fomenta la exactitud, justicia y privacidad de la información en los expedientes de las agencias de informe del consumidor. Existen muchos tipos de agencias de informe del consumidor, incluyendo las agencias de crédito (credit bureaus) y las especializadas (como agencias que venden información sobre historial de firma de cheques, expedientes médicos e historial de alquiler). A continuación tiene un breve resumen de sus principales derechos en virtud de la FCRA. **Para más información, incluyendo información sobre derechos adicionales, visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm) o escriba a: Consumer Response Center, Room 130- A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **Deben notificarle si la información en su expediente se ha utilizado en contra de usted.** Todo aquel que utilice un informe de crédito u otro tipo de informe de consumidor para denegar su solicitud de crédito, seguro o empleo, o para emprender otra acción contra usted, debe informarle y debe darle el nombre, la dirección y el teléfono de la agencia que proporcionó esa información.
- **Tiene derecho a saber lo que está en su expediente.** Puede solicitar y obtener toda la información sobre usted en los archivos de una agencia de informe del consumidor. Deberá proporcionar identificación, que puede incluir su número de Seguro Social. En muchos casos, la divulgación de esta información será gratuita. Tiene derecho a una divulgación gratuita si:
  - una persona ha emprendido una acción adversa contra usted debido a información en su informe de crédito;
  - usted es víctima de un robo de identidad y se coloca una alerta de fraude en su expediente;
  - su expediente contiene información no exacta como resultado de fraude;
  - usted recibe asistencia pública;
  - no está empleado pero anticipa solicitar empleo en 60 días.

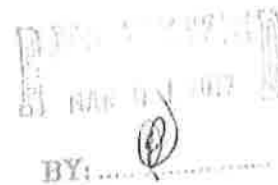
Asimismo, para septiembre de 2005, todos los consumidores tendrán derecho a una divulgación cada 12 meses si así lo solicitan a cada agencia de crédito nacional y de las agencias nacionales de informe del consumidor especializadas. Para información adicional, visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm).

- **Tiene derecho a pedir su puntuación de crédito.** Las puntuaciones de crédito son resúmenes numéricos de su valía de crédito basados en información de las agencias de crédito. Puede solicitar una puntuación de crédito de agencias de informe del consumidor que crean puntuaciones o distribuyen las puntuaciones utilizadas en préstamos de bienes raíces residenciales, pero tendrá que pagar para recibirla. En algunas transacciones hipotecarias, el prestamista le dará gratuitamente información sobre su puntuación de crédito.
- **Tiene derecho a confrontar información incompleta o no exacta.** Si identifica información en su expediente que es incompleta o inexacta, y la reporta a la agencia de informe del consumidor, la agencia debe investigar a menos que su confrontación sea frívola. Visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm) para una explicación de los procedimientos de confrontación.
- **Las agencias de informe del consumidor deben corregir o eliminar información inexacta, incompleta o no verificable.** La información no exacta, incompleta o no verificable debe ser retirada o corregida, generalmente dentro de 30 días. No obstante, una agencia de informe del consumidor puede seguir reportando información si ha verificado su exactitud.
- **Las agencias de informe del consumidor no pueden reportar información negativa atrasada.** En la mayoría de los casos, una agencia de informe del consumidor puede no reportar información negativa ocurrida hace más de siete años, ni quiebras ocurridas hace más de 10 años.

- **El acceso a su expediente es limitado.** Una agencia de informe del consumidor puede proporcionar información sobre usted solamente a personas que realmente la necesiten - generalmente para considerar una solicitud con un acreedor, asegurador, empleador, propietario de vivienda u otro negocio. La FCRA especifica quiénes son las personas que tienen una necesidad válida de acceso.
- **Debe otorgar su consentimiento para que se envíen sus informes a empleadores.** Una agencia de informe del consumidor no puede dar información sobre usted a su empleador, o a un posible empleador, sin su consentimiento escrito previo otorgado al empleador. El consentimiento escrito generalmente no es requerido en la industria de camiones. Para más información visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm).
- **Puede limitar las ofertas "preevaluadas" de crédito y seguro que obtiene basadas en información en su informe de crédito.** Las ofertas "preevaluadas" de crédito y seguro deben incluir un número de teléfono sin cargo al que puede llamar si desea eliminar su nombre y dirección de las listas en las que se basan estas ofertas. Puede optar por no figurar en las listas de las agencias de crédito llamando al 1-888-5-OPTOUT (1-888-567-8888).
- **Puede obtener compensación de los acreedores.** Si una agencia de informe del consumidor, o en algunos casos, un usuario de informes de consumidor o proveedor de información a una agencia de informe del consumidor infringe la FCRA, usted puede presentar un pleito en un tribunal estatal o federal.
- **Las víctimas de robo de identidad y el personal militar en activo tienen derechos adicionales.** Para más información, visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm).

**Los estados tienen autoridad para hacer cumplir la FCRA, y muchos estados tienen su propia legislación de informe del consumidor. En algunos casos, usted puede tener más derechos en virtud de la ley estatal. Comuníquese con su agencia de protección estatal o local del consumidor o su Fiscal general estatal. Las agencias a nivel federal son:**

TIPO DE NEGOCIO:	CONTACTAR:
Agencias de informe del consumidor, acreedores y otros no mencionados abajo	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 877-382-4357
Bancos nacionales, sucursales/agencias federales de bancos extranjeros (con la palabra "National" o las iniciales "N.A." en o después del nombre del banco)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Bancos que pertenecen al Sistema de la Reserva Federal (salvo bancos nacionales, y sucursales/agencias federales de bancos extranjeros)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Asociaciones de ahorros y cajas de ahorros con acreditación federal (con la palabra "Federal" o las iniciales "F.S.B." en el nombre de la institución federal)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Bancos de crédito federales (con las palabras "Federal Credit Union" en el nombre de la institución)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
Bancos acreditados a nivel estatal que no son miembros del Sistema de la Reserva Federal	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Transportadores por aire, superficie o ferrocarril regulados por la antigua Junta de Aeronáutica Civil o por la Comisión Interestatal de Comercio	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Actividades sujetas a la Ley de Empacadores y Estibadores de 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051



# **Notice of Consumer Dispute (Form 122.96.7)**

Please read the instructions prior to beginning.

## **Section A - Your Information**

Full Name: MARTIN MAHLON J.  
Last First M.I.

Address: 10025 Russell Ave. N, unit #4 Brooklyn Park MN 55444  
Maiden Street Address City State ZIP Code

Home Phone: (612) 205-3641 Alternate Phone: (612) 481-3896

Social Security Number: [REDACTED] Date of Birth: [REDACTED]  
mm / dd / yyyy

☒ Photo ID attached (e.g. copy of valid Driver's License) as proof of my identity.

## **Section B - Where/With Whom You Applied**

Company Name: Wells Fargo Home Mortgage, Minneapolis Campus  
2701 Wells Fargo Way, Minneapolis, MN 55404  
City State

## **Section C - Dispute Information**

Please indicate the screening elements that contain information you wish to dispute the accuracy and / or completeness of that appears in your consumer report:

- |   |   |  |
|---|---|--|
| <input checked="" type="checkbox"/> Criminal Record | <input type="checkbox"/> Employment Record      | <input type="checkbox"/> Credit Record |
| <input type="checkbox"/> Driving Record             | <input type="checkbox"/> Education Verification | <input type="checkbox"/> Other         |

Case Number: 62-TX-97-044988 Case Number: \_\_\_\_\_

Case Number: \_\_\_\_\_ Case Number: \_\_\_\_\_

Please provide a description of the information that you are disputing referencing case numbers as necessary:

See attached explanation.

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

☒ Check box if you have attached a separate sheet to continue the explanation.



**Notice of Consumer Dispute**  
(Form 122.96.7)

**Section D – Acknowledgement**

By signing below I, Mahlon Martin, am requesting a  
First Name Last Name

reinvestigation of my consumer report that was prepared in respect to my application for employment. Furthermore, by signing below, I authorize you to notify the company that requested my report of my dispute and to provide them with the reinvestigation results. If I do not want you to notify them and / or provide them with the updated report, I will check this box: ☐.

Furthermore, I authorize you to provide updated reports to other employers who may have received a report within the past two years that includes the disputed information. I understand that I may contact the consumer relations department at the toll-free number to advise them of the companies I would like to provide updated results to.

I have reviewed the information I provided in this form and I affirm that to the best of my knowledge the information is true and accurate. The results of my reinvestigation will be mailed to the address I provided in "Section A – Your Information".

Signature: Mahlon Martin

Date: 7-20-2012



**Authorization for Reinvestigation  
of Consumer Dispute**  
(Form 122.96.13)

You have requested that First Advantage reinvestigate the consumer report that was conducted on you. By signing below, you hereby authorize without reservation, any party or agency contacted by First Advantage, to furnish any information needed to complete the reinvestigation of your consumer dispute. Further, you understand this release will permit any present or former employer, school, police department, criminal record depository, financial institution, division of motor vehicles, consumer reporting agencies, or other persons or agencies having knowledge about you to furnish First Advantage with any and all background information in their possession regarding you, that is required to complete the reinvestigation of your consumer dispute.

You also agree that a fax or photocopy of this authorization with your signature be accepted with the same authority as the original.

First Name: Mahlon

Last Name: Martin

Social Security Number: [REDACTED]

Date of Birth (mm/dd/yyyy): [REDACTED]

Signature: Mahlon J Martin

Date: 2-20-2012

I am contesting the accuracy of my criminal record as it appears on a report prepared by First Advantage Background Services for my former employer, Wells Fargo. This report was prepared on or around February 1, 2011.

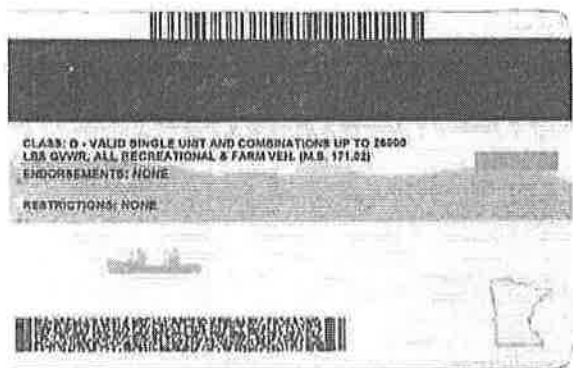
Specifically, the information concerning case number 62-TX-97-044988 is inaccurate. Page 2 of 3 of the report indicates that I was found guilty of this charge. This is inaccurate. Further, the record for this criminal charge indicates that I was sentenced to 1 year in jail. This is also inaccurate.

I was not found guilty of this charge nor was I sentenced to 1 year in jail.

I contested the accuracy of this information on or around April 22, 2011. By letter dated April 25, 2011, I was informed by First Advantage that the information in your files was accurate.

In addition, this record has since been expunged.

Please correct your records immediately.



Ballen Thome  
Jorwak Miller & Wanta LLP  
222 South Ninth Street, Suite 2955  
Minneapolis, MN 55402



First Advantage  
Consumer Relations  
P.O. Box 3367  
Seminole, FL 33775

3375338767



ZIP 55402  
041L13801682

neopost  
02/27/2012  
USPSMPS

\$00.45<sup>2</sup>

FIRST-CLASS MAIL

# EXHIBIT I

Mahlon Martin  
10025 Russell Ave N, Unit 4  
Brooklyn Park, MN 55444





March 12, 2012

Mahlon Martin  
10025 Russell Ave N, Unit 4  
Brooklyn Park, MN 55444

**Re: Disputed Consumer Report**

Dear Mahlon Martin:

As you requested, we have completed our reinvestigation of the information that you disputed in your consumer report. The information in our files has been amended according to the report that we have enclosed. Wells Fargo has been provided with a copy of the report as you requested. You may request us to furnish a notice of this revision to any person you specifically designate that has within the last two years received from us an employment purpose consumer report that contained the disputed information.

If the outcome of our reinvestigation did not resolve your dispute, you may submit a brief statement that will be added to your file explaining the nature of your dispute. If you would like assistance in doing so, you may contact us at the number listed below. If you decide to provide a brief statement, you may request us to furnish this statement to any person you specifically designate that has within the last two years received from us an employment purpose consumer report that contained the disputed information.

A description of the procedures used to determine the accuracy and completeness of the information, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher, if reasonably available, may be provided to you if you request same.

We have enclosed a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act". If you are a California resident, we have also included a copy of "A Summary of Your Rights Under California Law". If you have any questions concerning this matter, please contact the Consumer Relations Department at (800) 321-4473 Extension #2364.

Sincerely,

Becky DeWaters  
Consumer Relations Associate  
Enclosures

Intentionally Blank

FABSC-0045

*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.*

### **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identify theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:**

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

### Un Resumen de Sus Derechos en Virtud de la Ley de Informe Justo de Crédito

La Ley Federal de Informe Justo de Crédito (*Fair Credit Reporting Act*, FCRA) fomenta la exactitud, justicia y privacidad de la información en los expedientes de las agencias de informe del consumidor. Existen muchos tipos de agencias de informe del consumidor, incluyendo las agencias de crédito (credit bureaus) y las especializadas (como agencias que venden información sobre historial de firma de cheques, expedientes médicos e historial de alquiler). A continuación tiene un breve resumen de sus principales derechos en virtud de la FCRA. **Para más información, incluyendo información sobre derechos adicionales, visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm) o escriba a: Consumer Response Center, Room 130- A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **Deben notificarle si la información en su expediente se ha utilizado en contra de usted.** Todo aquel que utilice un informe de crédito u otro tipo de informe de consumidor para denegar su solicitud de crédito, seguro o empleo, o para emprender otra acción contra usted, debe informarle y debe darle el nombre, la dirección y el teléfono de la agencia que proporcionó esa información.
- **Tiene derecho a saber lo que está en su expediente.** Puede solicitar y obtener toda la información sobre usted en los archivos de una agencia de informe del consumidor. Deberá proporcionar identificación, que puede incluir su número de Seguro Social. En muchos casos, la divulgación de esta información será gratuita. Tiene derecho a una divulgación gratuita si:
  - una persona ha emprendido una acción adversa contra usted debido a información en su informe de crédito;
  - usted es víctima de un robo de identidad y se coloca una alerta de fraude en su expediente;
  - su expediente contiene información no exacta como resultado de fraude;
  - usted recibe asistencia pública;
  - no está empleado pero anticipa solicitar empleo en 60 días.

Asimismo, para septiembre de 2005, todos los consumidores tendrán derecho a una divulgación cada 12 meses si así lo solicitan a cada agencia de crédito nacional y de las agencias nacionales de informe del consumidor especializadas. Para información adicional, visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm).

- **Tiene derecho a pedir su puntuación de crédito.** Las puntuaciones de crédito son resúmenes numéricos de su valía de crédito basados en información de las agencias de crédito. Puede solicitar una puntuación de crédito de agencias de informe del consumidor que crean puntuaciones o distribuyen las puntuaciones utilizadas en préstamos de bienes raíces residenciales, pero tendrá que pagar para recibirla. En algunas transacciones hipotecarias, el prestamista le dará gratuitamente información sobre su puntuación de crédito.
- **Tiene derecho a confrontar información incompleta o no exacta.** Si identifica información en su expediente que es incompleta o inexacta, y la reporta a la agencia de informe del consumidor, la agencia debe investigar a menos que su confrontación sea frívola. Visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm) para una explicación de los procedimientos de confrontación.
- **Las agencias de informe del consumidor deben corregir o eliminar información inexacta, incompleta o no verificable.** La información no exacta, incompleta o no verificable debe ser retirada o corregida, generalmente dentro de 30 días. No obstante, una agencia de informe del consumidor puede seguir reportando información si ha verificado su exactitud.
- **Las agencias de informe del consumidor no pueden reportar información negativa atrasada.** En la mayoría de los casos, una agencia de informe del consumidor puede no reportar información negativa ocurrida hace más de siete años, ni quiebras ocurridas hace más de 10 años.

- **El acceso a su expediente es limitado.** Una agencia de informe del consumidor puede proporcionar información sobre usted solamente a personas que realmente la necesiten - generalmente para considerar una solicitud con un acreedor, asegurador, empleador, propietario de vivienda u otro negocio. La FCRA especifica quiénes son las personas que tienen una necesidad válida de acceso.
- **Debe otorgar su consentimiento para que se envíen sus informes a empleadores.** Una agencia de informe del consumidor no puede dar información sobre usted a su empleador, o a un posible empleador, sin su consentimiento escrito previo otorgado al empleador. El consentimiento escrito generalmente no es requerido en la industria de camiones. Para más información visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm).
- **Puede limitar las ofertas "preevaluadas" de crédito y seguro que obtiene basadas en información en su informe de crédito.** Las ofertas "preevaluadas" de crédito y seguro deben incluir un número de teléfono sin cargo al que puede llamar si desea eliminar su nombre y dirección de las listas en las que se basan estas ofertas. Puede optar por no figurar en las listas de las agencias de crédito llamando al 1-888-5-OPTOUT (1-888-567-8888).
- **Puede obtener compensación de los acreedores.** Si una agencia de informe del consumidor, o en algunos casos, un usuario de informes de consumidor o proveedor de información a una agencia de informe del consumidor infringe la FCRA, usted puede presentar un pleito en un tribunal estatal o federal.
- **Las víctimas de robo de identidad y el personal militar en activo tienen derechos adicionales.** Para más información, visite [www.ftc.gov/credit/espanol\\_loans.htm](http://www.ftc.gov/credit/espanol_loans.htm).

Los estados tienen autoridad para hacer cumplir la FCRA, y muchos estados tienen su propia legislación de informe del consumidor. En algunos casos, usted puede tener más derechos en virtud de la ley estatal. Comuníquese con su agencia de protección estatal o local del consumidor o su Fiscal general estatal. Las agencias a nivel federal son:

TIPO DE NEGOCIO:	CONTACTAR:
Agencias de informe del consumidor, acreedores y otros no mencionados abajo	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 877-382-4357
Bancos nacionales, sucursales/agencias federales de bancos extranjeros (con la palabra "National" o las iniciales "N.A." en o después del nombre del banco)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Bancos que pertenecen al Sistema de la Reserva Federal (salvo bancos nacionales, y sucursales/agencias federales de bancos extranjeros)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Asociaciones de ahorros y cajas de ahorros con acreditación federal (con la palabra "Federal" o las iniciales "F.S.B." en el nombre de la institución federal)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Bancos de crédito federales (con las palabras "Federal Credit Union" en el nombre de la institución)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
Bancos acreditados a nivel estatal que no son miembros del Sistema de la Reserva Federal	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Transportadores por aire, superficie o ferrocarril regulados por la antigua Junta de Aeronáutica Civil o por la Comisión Interestatal de Comercio	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Actividades sujetas a la Ley de Empacadores y Estibadores de 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051



## Pre-Employment/Security Screening CONFIDENTIAL

Case ID: 11426146  
Candidate: Martin, Mahlon

### NOTICE

The report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the Report.

In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

Information contained herein should not be the sole determination in the evaluation of this individual. All other factors, references and current situations should be considered. Notwithstanding anything to the contrary, human error in compiling this information is possible. The FCRA requires certain actions if you take adverse action based in whole or in part on this report. See the FCRA or call First Advantage for procedures.

Please note that the portion of the disclaimer included in this report relating to the Fair Credit Reporting Act is not applicable to results reported with regard to the DOT rule contained in 49 CFR Part 40.25, and the DOT/FMCSA rules contained in FMCSR Parts 382 and 391 relating to Past Drug and Alcohol and Safety Performance Checks.

Account #	: 1093870	Case ID	: 11426146
Client Name	: WELLS FARGO	Order Date	: 01/06/2011
Attention	: WELLS FARGO	Completed Date	: 01/31/2011
		Updated Date	: 03/12/2012
Cost Codes	: STATE: MN		
	AU: 0039989		
	WELLS FARGO GROUP: WELLS FARGO MLO		

### Candidate Information

Name : Martin, Mahlon John  
Address : 10025 Russell Ave North  
4  
Brooklyn Park, MN 55444  
SSN :

### Background Summary

Category	Description	Status
Fingerprint	Fingerprint	REVIEW
County Criminal	County Criminal	PASS
Early Warning Service	Early Warning Service	PASS
Federal Financial Institutions Examination Council (FFIEC)		PASS



**Pre-Employment/Security Screening  
CONFIDENTIAL**

Case ID: 11426146  
Candidate: Martin, Mahlon

OFAC

OFAC

PASS

**Fingerprint Verification**

Results : Please see the courts section of this report for Fingerprint results. To view CHRI details click on "View Fingerprint Details" within Case Management.

**Courts Verification**

The following courts were researched with the following results:

**THE FOLLOWING COUNTY CRIMINAL SEARCH WAS DEVELOPED FROM FINGERPRINT**

**RESULTS** : Completed  
**NAME** : Martin Mahlon

**RESULTS:**

-----  
PRSI# 30482659  
FADV# 31492881  
NAME: MARTIN, MAHLON  
-----

**COURT SERVICES**

COMMENTS: Criminal court records were researched in  
RAMSEY County, MN, with the following results obtained:

COURT : RAMSEY DISTRICT- (F&M)  
DATE : 1/12/1985-1/12/2011  
RESULTS : NO RECORDS FOUND  
-----

**Early Warning Service**

Searched EWS for Mahlon Martin. No records were found for Mahlon Martin.

**Watches and Sanctions**

COMMENTS: The following Watches and Sanctions databases were researched for "Martin, Mahlon", with No Records Found:

**OFAC**

COMMENTS: The following Watches and Sanctions databases were researched for "Martin, Mahlon", with No Records Found:

**Federal Financial Institutions Examination Council (FFIEC):**



**Pre-Employment/Security Screening  
CONFIDENTIAL**

Case ID: 11426146  
Candidate: Martin, Mahlon

---

A database search of the Federal Financial Institutions Examination Council - the Board of Governors of the Federal Reserve, Federal Deposit Insurance Corporation, National Credit Union, the Office of the Comptroller of Currency and the Office of Thrift Supervision was conducted resulting in no records found.

---

**NOTICE**

Where court results indicate that records were found be aware that even though some or all of the identifiers in the court records found match the identifiers you provided, this is not conclusive proof that the record(s) belong to this individual. There is only a probability that these matching demographic identifiers in the court record(s) belong to the subject of the report.

Where the court results indicate that records were not found one or more of the following conditions existed: (1) the identifiers provided did not match or were insufficient to match the identifiers in a record (if there are additional identifiers, such as middle name, addresses, aliases, drivers license number, etc. you may reorder the search); (2) There were records found, but are not reportable due to the following: (a) Pursuant to your requirements; (b) Pursuant to certain FCRA limitations; or (c) Pursuant to certain state limitations. Please contact us if you have further questions.

Please Note: This report does not include non-conviction records (unless otherwise excepted or exempted). Pending cases are included where available. If you have any questions, please contact Client Services.

**Legend:**

- Adverse, Does not meet hiring requirements, Does not meet minimums, Fail, Hit, Rejected, or any other client-specified verbiage may be used interchangeably.
- Approved, Clear, Meets Hiring Requirements, Meets minimums, Pass, or any other client-specified verbiage may be used interchangeably.
- Cancelled, Incomplete, Information Outstanding, Not Verified, Pending, Review, Unable to Contact, Unconfirmed, or any other client-specified verbiage may be used interchangeably.

The Consumer Report concludes here.

# EXHIBIT J

## MEMO TO FILE

SUBJECT: MARTIN, Mahlon

SSN: XXX-XX-1941

DATE	INFORMATION
4/22/11 al	Received dispute - 6214 17659
4/25/11 al	Assembly: ID ok Client: Wells Fargo 901FY9 Contact: Team WF - notified Report found in Ody 31492881 Report found in AD 11426146 FP not affected. WP affected - not marked Consumer is disputing case 62-TX-97-041983 claiming the case was dismissed.
4/25/11 al	Reinvestigation: We reported the case as being dismissed on 10/9/98. This case does not show up on the FP report.
4/25/11 al	Quality: Dispute Denied. The consumer disputed case 62-TX-97-041983 claiming the case was dismissed. We reported this case as being dismissed on 10/9/98. There will be no change to our reports (Ody 31492881 and AD 11426146) as the information is correct per the consumer.  Notified team of the open/closed dispute. Prepared letter 3 - not mailed. PM complete. Sent to QC.
04/25/2011 lw	mailed ltr qc'd closed
	<b>SUBJECT: MARTIN, Mahlon</b> <b>SSN: XXX-XX-1941</b>
03/09/2012 BD	Received dispute - 7401 17659
03/09/2012 BD	Assembly: ID good Client: Wells Fargo 901FY9 / 1093870 Contact: Team WF - notified of dispute Report found in Ody 31492881, AD 11426146, fp not affected, saved for reference Marked disputed in SD, Adverse mailed 02/08/2011 WP affected No SAS, SBS Consumer is disputing case 62-TX-97-041983 indicating the case has been expunged; he also states that he was not found guilty or sentenced to one year in jail
03/09/2012 BD	Reinvestigation: No fax input docs on file

O:\First Advantage\Mahlon Martin 7221-09331\Doc from Client\mtf.docx

FABSC-0056

